International Journal of Innovations & Research Analysis (IJIRA)
e-ISSN :2583-0295, Impact Factor: (Cosmos 7.662 & I2OR 5.105), Volume 06, No. 01(II), January- March, 2026, pp 127-136

Customer Satisfaction in the Era of AI-Driven Personalised Banking: An Empirical Assessment of Customer Perceptions

Dr. Shalendra Singh Rao*

Assistant Professor, Department of Banking & Business Economics, Mohanlal Sukhadia University, Udaipur.

*Corresponding Author: drssrao557@gmail.com

Citation: Rao, S. (2026). Customer Satisfaction in the Era of AI-Driven Personalised Banking: An Empirical Assessment of Customer Perceptions. International Journal of Innovations & Research Analysis, 06(01(II)), 127–136. https://doi.org/10.62823/IJIRA/06.1(II).8876

ABSTRACT

The growing use of artificial intelligence in banking has altered the way customers experience digital financial services, particularly through personalised recommendations, alerts and service support. This study examines customer satisfaction in the context of AI-driven personalised banking with specific reference to perceived usefulness, convenience, trust, privacy and service personalisation. A descriptive and empirical research design was adopted, supported by a quantitative approach. Primary data were collected from 325 banking customers through a structured questionnaire comprising 30 Likert-scale statements across six constructs. Reliability analysis confirmed acceptable internal consistency for all constructs, with Cronbach's alpha values ranging from 0.865 to 0.881. Multiple linear regression was used to test the proposed hypothesis. The results showed that perceived usefulness, convenience, trust, privacy and service personalisation jointly explained 54 percent of the variance in customer satisfaction, with the model showing statistical significance. Convenience emerged as the strongest predictor, while all other variables also showed positive and significant contributions. The study concludes that customer satisfaction in AI-driven personalised banking depends not merely on technology adoption, but on how customers experience usefulness, ease, trust, privacy assurance and personal relevance in digital banking services.

***Keywords**: AI-driven Banking, Personalised Banking Services, Customer Satisfaction, Customer Perceptions, Digital Banking Trust.*

Introduction

Artificial intelligence has become an important part of contemporary banking, especially as banks increasingly rely on digital platforms to deliver faster, more responsive and more personalised services. Customers now interact with banking systems not only for routine transactions, but also for personalised alerts, automated recommendations, spending insights, digital support and need-based service suggestions. This shift has changed the nature of customer experience, as satisfaction is no longer shaped only by service availability or transaction speed, but also by how relevant, secure and useful customers perceive AI-driven services to be.

Personalised banking supported by artificial intelligence offers several potential advantages. It can help customers complete banking activities more efficiently, reduce the effort required to access services and provide information that is aligned with individual financial behaviour. At the same time, the use of customer data for personalisation creates concerns related to trust, privacy and responsible use of technology. Customers may appreciate the convenience of AI-enabled services, yet their satisfaction can remain limited if they are uncertain about how their personal information is protected or how accurately digital systems understand their needs.

In this context, customer satisfaction becomes a multidimensional outcome influenced by several perception-based factors. Perceived usefulness reflects whether customers find AI-driven personalised banking beneficial in improving their banking experience. Convenience relates to ease of access and reduction of effort in using digital banking services. Trust indicates confidence in the reliability and responsible functioning of AI-based systems, while privacy captures customers' sense of data protection and information safety. Service personalisation represents the relevance of recommendations, alerts and offers provided through AI-enabled banking platforms.

Review of Literature

(Ikhsan et al., 2025) examined the continued adoption of artificial intelligence in the Indonesian banking sector by extending the Technology Acceptance Model with awareness of AI, subjective norms, perceived risk and perceived trust. The study used survey responses from 388 banking customers who had interacted with AI-based banking services and tested nineteen hypotheses within an extended TAM framework. The results supported the proposed relationships and showed that AI adoption in banking is closely linked with trust, perceived risk and acceptance-related perceptions. This study is directly relevant to the present research because it places perceived usefulness, trust and customer acceptance at the centre of AI-enabled banking behaviour, thereby supporting the examination of customer satisfaction through perception-based variables.

(Zungu et al., 2025) investigated AI-driven self-service technology in the banking sector and its role in improving customer experience outcomes. The study was published in Cogent Business & Management and focused on value factors associated with AI-based self-service delivery, including personalisation, convenience, trust and customer experience. Using a quantitative approach, the research indicated that personalisation and convenience were important in shaping AI-based self-service experience in banking. The study is useful for the present work because it directly supports the inclusion of convenience and service personalisation as key dimensions influencing customer satisfaction in AI-driven personalised banking.

(Ru-Zhue et al., 2025) analysed how ease of use, perceived usefulness, perceived value and technological innovation influence customer satisfaction in electronic banking services. The study used data from 650 bank users and applied path analysis to examine the relationships among the selected variables. Its results indicated that perceived usefulness and ease of use contributed to perceived value, while perceived usefulness, ease of use and perceived value influenced user satisfaction. This work is relevant to the present study because it provides empirical support for the role of usefulness and convenience-related perceptions in shaping satisfaction within electronic banking services.

(Dağaşaner & Karaatmaca, 2025) explored how online banking service clues influence the satisfaction of individual and corporate customers, with customer experience considered as a mediating element. The study focused on functional, mechanic and humanic clues in digital banking services and examined how these service design factors shape customer satisfaction in a technology-driven banking environment. The findings are relevant to the present research because AI-driven personalised banking is also experienced through digital service interfaces, where convenience, service relevance, trust and customer experience combine to influence satisfaction.

(Ionașcu et al., 2025) studied changes in customer perceptions and behaviours in relation to the digitalisation of banking services. Published in the Journal of Theoretical and Applied Electronic Commerce Research, the study highlighted the importance of trust-building, personalisation and simplicity in improving customer adoption and satisfaction in digital banking. Its relevance to the present study lies in its emphasis on the customer-side interpretation of digital banking services. The study supports the argument that satisfaction in AI-driven personalised banking cannot be understood only through technological availability, but must also be examined through usefulness, convenience, trust and personalised customer experience.

(Srivastava & Sharma, 2024) investigated customer trust and data privacy in digital banking services in the context of artificial intelligence. The study used responses from 206 participants and applied Spearman's rank correlation to examine relationships among perceived security features, AI quality, customer satisfaction and trust. The results showed significant positive relationships among security features, AI quality, satisfaction and trust in digital banking. This study is highly relevant because it directly addresses two core constructs of the present research, namely trust and privacy, and indicates that customers' confidence in AI-enabled banking depends strongly on perceived security, transparency and responsible handling of data.

(Alnaser et al., 2023) examined whether artificial intelligence improves digital banking user satisfaction by integrating the expectation confirmation model with antecedents of AI-enabled digital banking. The study collected data from digital banking users through a structured questionnaire and analysed 251 valid responses using structural equation modelling. The findings showed that satisfaction was jointly determined by expectation confirmation, perceived performance, problem solving, communication quality and related AI-enabled banking factors, with the model explaining substantial variance in satisfaction. This study is directly aligned with the present research because it establishes AI-enabled digital banking satisfaction as a measurable outcome shaped by users' perceptions of service performance and digital banking experience.

(Tulcanaza-Prieto et al., 2023) examined the relationship between customer perception factors and AI-enabled customer experience in the Ecuadorian banking environment. The study used a self-designed online questionnaire and analysed 226 valid responses through SPSS and structural equation modelling. It considered convenience in use, personalisation, trust, customer loyalty and customer satisfaction as perception-based factors and found that these factors had positive and significant effects on AI-enabled customer experience. The study is particularly relevant to the present research because it closely matches the selected variables of convenience, trust, service personalisation and customer satisfaction within an AI-enabled banking context.

(Lin & Lee, 2023) investigated the support provided by artificial intelligence to users' continuous usage intention of mobile banking in China. The study appeared in the Aslib Journal of Information Management and focused on how AI-related features influence users' perceptions, satisfaction and continuance intention in mobile banking. Its relevance to the present research lies in its focus on AI-supported mobile banking, where customers evaluate usefulness, support, satisfaction and continued engagement with digital banking services. The study helps position AI-driven personalised banking as a continuation of technology-enabled service experience in which customer satisfaction depends on perceived support and service value.

(Ameen et al., 2021) analysed customer experience in the age of artificial intelligence and proposed a model linking AI-enabled customer experience with personalisation, trust and customer-related outcomes. The study was based on customers who had used AI-enabled services and drew upon trust-commitment and service quality perspectives. Although the study was not limited to banking, it is relevant because it explains how AI-enabled service encounters may shape customer experience through personalisation and trust. This provides a wider theoretical base for examining AI-driven personalised banking, particularly where satisfaction depends on customers' confidence in technology and the perceived relevance of AI-based service delivery.

Research Objective

To examine the influence of AI-driven personalised banking services on customer satisfaction with specific reference to perceived usefulness, convenience, trust, privacy, and service personalisation.

Research Methodology

- **Research Design**

The study adopted a descriptive and empirical research design to examine customer satisfaction in the context of AI-driven personalised banking. This design was considered suitable because the study aimed to measure customers' perceptions and assess the extent to which perceived usefulness, convenience, trust, privacy and service personalisation influence customer satisfaction. The design supported systematic analysis of perception-based responses and helped in testing the proposed regression-based hypothesis.

- **Research Approach**

The study followed a quantitative research approach. This approach was appropriate because the variables were measured through structured Likert-scale statements and analysed using statistical techniques. The quantitative approach enabled the conversion of customer perceptions into measurable scores, which were further used for reliability testing, descriptive analysis and multiple linear regression.

- **Population and Sample**

The target population comprised banking customers who use digital banking services and have exposure to AI-driven or personalised banking features. A total of 325 respondents were included in the study. The respondents were selected using convenience sampling, as the study required participation

from banking customers who were available, willing to respond and had sufficient experience with digital or AI-enabled banking services. The sample size was considered adequate for conducting perception-based analysis and multiple regression involving five independent variables.

- **Research Variables**

The study included five independent variables: perceived usefulness, convenience, trust, privacy and service personalisation. Customer satisfaction was treated as the dependent variable. Perceived usefulness refers to the extent to which customers believe that AI-driven personalised banking improves the effectiveness of their banking experience. Convenience reflects the ease and effortlessness associated with using AI-enabled personalised banking services. Trust refers to customers' confidence in the reliability and responsible use of AI-based banking systems. Privacy represents customers' perception of data protection and safe handling of personal information. Service personalisation refers to the relevance and suitability of AI-based recommendations, alerts and services according to customer needs. Customer satisfaction represents the overall level of satisfaction experienced by customers while using AI-driven personalised banking services.

For analysis, item-level responses were converted into construct-level mean scores. Each construct mean score was calculated by taking the average of the five Likert-scale items belonging to that construct. These composite mean scores were used for descriptive analysis, reliability assessment and multiple linear regression.

- **Instrument Development and Measurement**

A structured questionnaire was used as the main instrument for data collection. The instrument consisted of six constructs, namely perceived usefulness, convenience, trust, privacy, service personalisation and customer satisfaction. Each construct was measured through five Likert-scale statements, resulting in a total of 30 statements. Responses were recorded on a five-point Likert scale, where 1 represented Strongly Disagree, 2 represented Disagree, 3 represented Neutral, 4 represented Agree and 5 represented Strongly Agree. Higher mean scores indicated a stronger level of agreement with the respective construct.

- **Data Collection Procedure**

Primary data were collected from banking customers through a structured questionnaire. The questionnaire captured both demographic and banking-profile details, along with customer perceptions of AI-driven personalised banking services. The respondent profile included variables such as age, gender, educational qualification, occupation, monthly income, type of bank primarily used, frequency of digital banking use, experience with mobile or internet banking, awareness of AI-driven banking services and primary purpose of digital banking use. These variables were used mainly for respondent profiling and contextual understanding of the sample.

- **Reliability of the Instrument**

Cronbach's alpha was used to examine the internal consistency of the measurement instrument. The reliability values were 0.865 for perceived usefulness, 0.881 for convenience, 0.880 for trust, 0.866 for privacy, 0.871 for service personalisation and 0.865 for customer satisfaction. Since all alpha values were above the commonly accepted threshold of 0.70, the constructs indicated acceptable internal consistency. This suggests that the items grouped under each construct were reliable for further statistical analysis.

- **Statistical Tools and Techniques**

Descriptive statistics were used to summarise the demographic and banking-profile characteristics of the respondents. Frequencies and percentages were applied for categorical variables, while mean and standard deviation were used to understand the overall direction and variation in customer perceptions across the selected constructs.

Multiple linear regression was applied to test the proposed hypothesis. The technique was suitable because the study examined the combined influence of perceived usefulness, convenience, trust, privacy and service personalisation on customer satisfaction. The regression model assessed how far the independent variables jointly explained variation in customer satisfaction. The hypothesis was tested at the 5 per cent level of significance.

Likert Statement

Table 1: Respondents' Perception of Perceived Usefulness

Likert Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AI-driven personalised banking services help me complete banking activities more effectively.	1	26	146	133	19
AI-based personalised recommendations improve the usefulness of banking services for me.	1	17	121	150	36
AI-driven banking features save time in managing my financial transactions.	1	17	129	153	25
Personalised alerts and suggestions generated through AI help me make better banking decisions.	1	31	159	116	18
Overall, AI-driven personalised banking services are useful for improving my banking experience.	1	21	135	142	26

Respondents showed a generally favourable perception of the usefulness of AI-driven personalised banking. Agreement was comparatively stronger for AI-based recommendations, time saving and overall improvement in banking experience. However, a noticeable neutral response pattern was observed, especially for personalised alerts and suggestions, indicating that some customers are still cautious about the practical usefulness of AI-based decision support in banking.

Table 2: Respondents' Perception of Convenience

Likert Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AI-driven personalised banking services make banking more convenient for me.	1	11	116	170	27
AI-enabled banking features allow me to access relevant services with less effort.	1	24	157	123	20
Personalised digital banking services reduce the need to visit a bank branch.	1	23	133	143	25
AI-based banking support makes it easier to complete routine banking tasks.	1	26	133	139	26
The availability of personalised banking services through digital platforms increases my convenience.	1	17	132	142	33

The findings indicate that convenience is one of the stronger perception areas in AI-driven personalised banking. Respondents particularly agreed that AI-driven services make banking more convenient and reduce effort in accessing relevant services. The responses suggest that customers value digital accessibility, reduced branch dependency and ease of completing routine banking tasks through personalised banking platforms.

Table 3: Respondents' Perception of Trust

Likert Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I trust AI-driven personalised banking services to provide reliable service recommendations.	2	33	130	135	25
I believe that banks use AI responsibly while offering personalised services.	1	15	134	153	22
AI-enabled banking services make me feel confident while using digital banking platforms.	1	18	114	159	33
I trust personalised alerts and suggestions provided through AI-based banking systems.	1	29	132	143	20
Overall, I feel secure while using AI-driven personalised banking services.	1	13	114	168	29

The responses reflect a positive but measured level of trust in AI-driven personalised banking. Customers expressed agreement regarding reliable recommendations, responsible use of AI and

confidence in digital banking platforms. At the same time, neutral responses remained visible across some trust-related statements, suggesting that trust is developing but still requires continued assurance through reliability, transparency and secure service delivery.

Table 4: Respondents' Perception of Privacy

Likert Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I believe that my personal information is adequately protected in AI-driven personalised banking services.	1	18	111	162	33
Banks clearly protect customer data while providing AI-based personalised services.	1	14	125	152	33
I feel comfortable sharing necessary information for receiving personalised banking services.	1	12	114	160	38
AI-driven banking services maintain privacy while analysing my banking preferences.	3	35	147	129	11
Privacy protection increases my acceptance of AI-driven personalised banking services.	1	20	141	140	23

Privacy-related responses indicate that customers generally perceive AI-driven banking services as reasonably protective of personal information. Agreement was higher for data protection, comfort in sharing necessary information and acceptance linked with privacy protection. However, the statement on maintaining privacy while analysing banking preferences received relatively lower agreement, suggesting that privacy remains a sensitive area in AI-enabled personalisation.

Table 5: Respondents' Perception of Service Personalisation

Likert Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
AI-driven banking services provide recommendations that match my financial needs.	1	15	119	155	35
Personalised banking messages and alerts are relevant to my usage pattern.	1	33	129	130	32
AI-enabled banking services understand my preferences better than general banking services.	1	29	167	119	9
Personalised offers and suggestions improve my overall banking experience.	1	21	122	148	33
Service personalisation through AI makes banking more customer-oriented.	1	30	134	139	21

The findings show that respondents moderately recognised the relevance of AI-based service personalisation. Agreement was stronger for recommendations matching financial needs and personalised offers improving banking experience. However, the perception that AI understands preferences better than general banking services received comparatively more neutral responses, suggesting that customers appreciate personalisation but may not fully perceive it as superior in all situations.

Table 6: Respondents' Perception of Customer Satisfaction

Likert Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I am satisfied with the overall experience of AI-driven personalised banking services.	1	20	129	148	27
AI-driven personalised banking services meet my expectations as a banking customer.	1	8	109	163	44
I am satisfied with the quality of personalised services provided through AI-based banking.	1	12	112	161	39
AI-driven personalised banking services increase my satisfaction with digital banking.	1	10	113	165	36
Overall, I am satisfied with the bank's use of AI for personalised banking services.	1	26	116	155	27

Customer satisfaction with AI-driven personalised banking was generally positive. Respondents showed stronger agreement that AI-based personalised services meet expectations, improve service quality and increase satisfaction with digital banking. The responses suggest that satisfaction is closely connected with the perceived usefulness, convenience and quality of personalised services, although some neutral responses indicate scope for improving customer confidence and experience.

Hypothesis Testing

H_{01}: There is no significant combined influence of perceived usefulness, convenience, trust, privacy, and service personalisation on customer satisfaction in AI-driven personalised banking services.

The multiple linear regression results showed that perceived usefulness, convenience, trust, privacy and service personalisation jointly predicted customer satisfaction in AI-driven personalised banking.

Table 7: Model Summary

R	R^2	Adjusted R^2	Standard error of the estimate
0.73	0.54	0.53	0.41

The overall model was statistically significant, $F(5, 319) = 73.65$, $p < .001$. The model produced an R value of .73, indicating a strong association between the combined predictors and customer satisfaction. The R^2 value was .54, and the adjusted R^2 value was .53, indicating that the selected predictors explained 54 percent of the variance in customer satisfaction, with 53 per cent retained after adjustment for the number of predictors included in the model.

Table 8: ANOVA

Model	df	F	p
Regression	5	73.65	<.001

The model summary, ANOVA results and coefficient results together indicate that customer satisfaction in AI-driven personalised banking is significantly explained by the combined contribution of perceived usefulness, convenience, trust, privacy and service personalisation.

Table 9: Regression Coefficients

Model	Unstandard. Coef. B	Standard. Coef. Beta	Std. Error	t	p
Constant	0.05		0.19	0.24	.808
Perceived Usefulness	0.22	0.22	0.05	4.76	<.001
Convenience	0.27	0.27	0.04	5.99	<.001
Trust	0.16	0.16	0.05	3.47	.001
Privacy	0.15	0.15	0.05	3.39	.001
Service Personalisation	0.22	0.23	0.04	5.53	<.001

The coefficient results indicated that all five independent variables had a positive and statistically significant influence on customer satisfaction. Perceived usefulness significantly predicted customer satisfaction, $B = 0.22$, $\beta = .22$, $t = 4.76$, $p < .001$. Convenience emerged as the strongest predictor in terms of the unstandardised coefficient, $B = 0.27$, $\beta = .27$, $t = 5.99$, $p < .001$. Trust also showed a significant positive influence, $B = 0.16$, $\beta = .16$, $t = 3.47$, $p = .001$. Privacy significantly contributed to customer satisfaction, $B = 0.15$, $\beta = .15$, $t = 3.39$, $p = .001$. Service personalisation also had a significant positive influence, $B = 0.22$, $\beta = .23$, $t = 5.53$, $p < .001$.

Based on the unstandardised coefficients, the regression equation is presented as follows:

Customer Satisfaction = 0.05 + 0.22(Perceived Usefulness) + 0.27(Convenience) + 0.16(Trust) + 0.15(Privacy) + 0.22(Service Personalisation)

Hypothesis Testing Decision

For H_{01}, multiple linear regression was applied to test whether there is a significant combined influence of perceived usefulness, convenience, trust, privacy and service personalisation on customer satisfaction in AI-driven personalised banking services. Since the regression model was statistically significant at the 5 per cent level of significance, the null hypothesis is rejected.

Hypothesis Testing Finding

The finding indicates that customer satisfaction in AI-driven personalised banking is shaped by the combined contribution of perceived usefulness, convenience, trust, privacy and service personalisation. This suggests that customers are likely to report higher satisfaction when AI-driven banking services are perceived as useful, convenient, trustworthy, privacy-conscious and personally relevant.

Conclusion of Hypothesis Testing

Since the null hypothesis is rejected, the researcher concludes that there is a significant influence of perceived usefulness, convenience, trust, privacy and service personalisation on customer satisfaction.

Overall Conclusion

The study examined customer satisfaction in the context of AI-driven personalised banking with reference to perceived usefulness, convenience, trust, privacy and service personalisation. The findings indicate that customers generally hold favourable perceptions towards AI-enabled personalised banking services, particularly when such services make banking easier, save time, provide relevant support and improve the overall digital banking experience. The Likert-scale findings also show that convenience, perceived usefulness and customer satisfaction received stronger agreement, while trust, privacy and service personalisation showed positive but comparatively more cautious response patterns.

The regression results confirm that perceived usefulness, convenience, trust, privacy and service personalisation jointly have a significant influence on customer satisfaction. The model explained 54 per cent of the variance in customer satisfaction, indicating that these perception-based dimensions play an important role in shaping customers' satisfaction with AI-driven personalised banking. Among the predictors, convenience showed the strongest contribution, followed by service personalisation and perceived usefulness, while trust and privacy also made significant positive contributions.

Since the null hypothesis was rejected, the study concludes that customer satisfaction in AI-driven personalised banking is significantly influenced by the combined role of perceived usefulness, convenience, trust, privacy and service personalisation. The results suggest that AI-based banking services can strengthen customer satisfaction when they are useful, convenient, trustworthy, privacy-conscious and relevant to individual banking needs. The study contributes to understanding how customer perceptions shape satisfaction in the changing environment of technology-enabled personalised banking.

Suggestions

The following are the suggestions based on Findings

- Banks should focus on making AI-driven personalised banking services easier to use, as convenience emerged as the strongest predictor of customer satisfaction.
- AI-enabled banking features should be designed to reduce customers' effort in completing routine banking tasks such as checking balances, making payments, tracking transactions and receiving service updates.
- Banks should strengthen personalised recommendations by ensuring that alerts, offers and service suggestions are relevant to customers' actual financial needs and usage patterns.
- AI-based personalised banking services should be promoted by clearly explaining their usefulness, especially how they save time, improve service access and enhance the overall banking experience.
- Banks should improve the accuracy and relevance of AI-generated recommendations so that customers perceive them as practically useful rather than merely automated messages.
- Customer trust should be strengthened by maintaining transparency in how AI is used for personalisation, service recommendations and digital banking support.
- Banks should communicate clearly that AI-driven services are used responsibly and are designed to support, not mislead, customers in their banking decisions.
- Privacy protection should be given high priority, as customer satisfaction is also influenced by the perception that personal and financial information is handled safely.

- Banks should provide simple and visible privacy-related disclosures that explain how customer data is collected, analysed and protected in AI-driven personalised banking.
- Customers should be given greater control over personalisation settings, including the ability to manage alerts, recommendations and data-sharing preferences.
- AI-driven personalised services should be supported by strong grievance redressal mechanisms so that customers can report incorrect recommendations, privacy concerns or service-related issues.
- Banks should ensure that AI-enabled banking platforms remain reliable and consistent, as trust and confidence are essential for wider acceptance of personalised digital banking.
- Digital banking interfaces should be made more customer-friendly, especially for users who may not be fully comfortable with advanced AI-enabled features.
- Banks should conduct awareness programmes to help customers understand the benefits, limitations and safe use of AI-driven personalised banking services.
- Service personalisation should not be limited to promotional offers; it should also include meaningful support such as spending insights, payment reminders, fraud alerts and need-based financial suggestions.
- Banks should regularly review customer feedback on AI-driven personalised services to identify areas where usefulness, convenience, trust, privacy and personalisation can be improved.
- AI-based banking services should be continuously monitored to ensure that personalisation remains ethical, accurate and aligned with customer welfare.
- Banks should balance automation with human support, so that customers can easily connect with bank staff whenever AI-based responses or recommendations are insufficient.
- The overall digital banking experience should be improved by integrating usefulness, ease of access, secure data practices and relevant personalisation into a single customer-centred service model.

References

1. Ameen, N., Tarhini, A., Reppel, A., & Anand, A. (2021). Customer experience in the age of artificial intelligence. *Computers in Human Behavior, 114*, 106548. DOI: 10.1016/j.chb.2020.106548
2. Alnaser, F. M., Rahi, S., Alghizzawi, M., & Ngah, A. H. (2023). Does artificial intelligence (AI) boost digital banking user satisfaction? Integration of expectation confirmation model and antecedents of artificial intelligence enabled digital banking. *Heliyon, 9*(8), e18930. DOI: 10.1016/j.heliyon.2023.e18930
3. Dağaşaner, S., & Karaatmaca, A. G. (2025). The role of online banking service clues in enhancing individual and corporate customers' satisfaction: The mediating role of customer experience as a corporate social responsibility. *Sustainability, 17*(8), 3457. DOI: 10.3390/su17083457
4. Ikhsan, R. B., Fernando, Y., Prabowo, H., Yuniarty, Gui, A., & Kuncoro, E. A. (2025). An empirical study on the use of artificial intelligence in the banking sector of Indonesia by extending the TAM model and the moderating effect of perceived trust. *Digital Business, 5*(1), 100103. DOI: 10.1016/j.digbus.2024.100103
5. Ionașcu, A. E., Bocanet, V. I., Asaloș, N., Lazăr, C. M., Spătariu, E. C., Barbu, C. A., & Nancu, D. (2025). Shifting perceptions and behaviors: The impact of digitalization on banking services. *Journal of Theoretical and Applied Electronic Commerce Research, 20*(4), 295. DOI: 10.3390/jtaer20040295
6. Lin, R. R., & Lee, J. C. (2023). The supports provided by artificial intelligence to continuous usage intention of mobile banking: Evidence from China. *Aslib Journal of Information Management, 76*(2), 293–310. DOI: 10.1108/AJIM-07-2022-0337

7. Ru-Zhue, J., Rakangthong, N. K., Kim, L., Nupueng, S., & Issayeva, G. (2025). Electronic banking ease of use, usefulness, value, and innovation influencing customer satisfaction. *International Journal of Asian Business and Information Management*. DOI: 10.4018/IJABIM.370562

8. Srivastava, S., & Sharma, S. (2024). Customer trust and data privacy in digital banking services: A study in context of artificial intelligence. *ShodhKosh: Journal of Visual and Performing Arts, 5*(1), 1515–1523. DOI: 10.29121/shodhkosh.v5.i1.2024.3505

9. Tulcanaza-Prieto, A. B., Cortez-Ordoñez, A., & Lee, C. W. (2023). Influence of customer perception factors on AI-enabled customer experience in the Ecuadorian banking environment. *Sustainability, 15*(16), 12441. DOI: 10.3390/su151612441

10. Zungu, N. P., Amegbe, H., Hanu, C., & Asamoah, E. S. (2025). AI-driven self-service for enhanced customer experience outcomes in the banking sector. *Cogent Business & Management, 12*(1), 2450295. DOI: 10.1080/23311975.2025.2450295.

❑❑❑